

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: CHENEVICH et al.  
Title: SYSTEM AND METHOD FOR STORING,  
CREATING, AND ORGANIZING FINANCIAL  
INFORMATION ELECTRONICALLY  
Appl. No.: 10/799,378  
Filing Date: 3/12/2004  
Examiner: Robert M. Timblin  
Art Unit: 2167  
Confirmation Number: 7289

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated October 23, 2008, concerning the above-referenced patent application, making January 23, 2009, three-months from the mailing date. Accordingly, this amendment and reply is timely filed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 5 of this document.

Please amend the application as follows: